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REMARKS

Claims 1-26 are pending in the present application.

The Official Action mailed June 1, 2006 requires election of one of the following groups of claims:

- I. Claims 1-6 and 23, drawn to providing a consumer with personalized credit related information based on credit history data of the consumer; or
- II. Claims 7-22 and 24-25, drawn to providing pre-approved offer from multiple merchants.

In response to the Official Action restriction requirement, Assignee hereby elects without traverse, Group 1, claims 1-6 and 23, drawn to providing a consumer with personalized credit related information based on credit history data of the consumer, for prosecution in the pending application. Assignee reserves its right to pursue Group II (claims 7-22 and 24-25) in a divisional or continuation patent application.

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CONCLUSION

Assignee submits that the foregoing is a complete reply to the Official Action mailed June 1, 2006. Assignee respectfully solicits substantive examination of this application. If any additional fees are due, the Commissioner is hereby authorized to charge any deficiency, or credit any overpayment, to Deposit Account No. 11-0855.

Respectfully submitted,

Christopher J. Chan Reg. No. 44,070

Attorney for the Assignee

Date: June 29, 2006

KILPATRICK STOCKTON LLP 1100 Peachtree Street, Suite 2800 Atlanta, Georgia 30309 404.815.6048 (direct) 404.815.6555 (fax) Attorney Docket No. 40125/280021